



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name FIRST FOUNDATION INC.

City/State IRVINE, CA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 6,959,843

Peer Group Number: 2 Number in Peer Group: 147

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST FOUNDATION INC.
18101 VON KARMAN AVENUE, SUITE 750
IRVINE, CA 92612

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BHC Name _____ City/State _____

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	6,707,055	6,135,111	5,413,662	3,941,355	
Net income (\$000)	84,369	56,239	42,958	27,582	
Number of BHCs in peer group	147	146	154	148	

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.05	2.96	49	2.85	3.21	25	2.94	3.33	22	2.95	3.29	23			
+ Non-interest income	0.70	0.98	36	0.61	0.90	31	0.59	0.90	30	0.91	0.93	53			
- Overhead expense	1.88	2.48	20	2.12	2.59	25	2.35	2.58	40	2.51	2.60	47			
- Provision for credit losses	0.10	0.38	4	0.04	0.12	29	0.08	0.12	43	0.07	0.11	35			
+ Securities gains (losses)	0	0.02	16	-0.01	0.01	4	0	0	42	0	0.01	25			
+ Other tax equivalent adjustments	0	0	16	0	0	10	0	0	10	0	0	42			
= Pretax net operating income (tax equivalent)	1.77	1.22	86	1.30	1.53	27	1.11	1.55	16	1.28	1.55	26			
Net operating income	1.26	0.97	78	0.92	1.19	23	0.79	1.22	11	0.70	0.95	20			
Net income	1.26	0.97	78	0.92	1.19	23	0.79	1.22	11	0.70	0.95	20			
Net income (Subchapter S adjusted)		1.27			1.41			1.41			1.11				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.85	3.78	52	4.26	4.49	29	3.98	4.38	20	3.58	4.06	15			
Interest expense	0.72	0.57	68	1.32	1.02	80	0.98	0.81	70	0.59	0.54	63			
Net interest income (tax equivalent)	3.13	3.17	40	2.94	3.45	22	3	3.58	20	2.98	3.54	16			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.11	18	0.02	0.11	23	0.08	0.09	60	-0.01	0.10	12			
Earnings coverage of net loan and lease losses (X)	140.63	33.55	89	98.13	22.46	85	17.76	29.27	49	-224.21	0.97	10			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.50	1.35	4	0.46	0.94	4	0.44	0.94	4	0.50	0.95	8			
Allowance for loan and lease losses / Total loans and leases	0.46	1.33	4	0.41	0.93	6	0.40	0.93	4	0.48	0.94	8			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.39	0.67	32	0.26	0.56	21	0.26	0.57	22	0.37	0.57	31			
30-89 days past due loans and leases / Total loans and leases	0.05	0.26	10	0.23	0.31	46	0.32	0.32	60	0	0.32	2			
Liquidity and Funding															
Net noncore funding dependence	6.55	0.77	68	39.59	10.70	98	40.91	13.54	98	31.03	13.97	91			
Net short-term noncore funding dependence	0.86	-3.25	56	19.44	5.88	91	17.85	8.57	84	20.74	9.65	87			
Net loans and leases / Total assets	75.94	69.27	75	79.66	72.36	80	81.88	73.30	83	83.67	72.64	88			
Capitalization															
Tier 1 leverage ratio	8.93	9.65	32	8.25	10.39	8	8.39	10.37	9	8.44	10.04	11			
Holding company equity capital / Total assets	10	10.51	39	9.72	11.37	23	9.57	11.21	27	8.70	10.84	16			
Total equity capital (including minority interest) / Total assets	10	10.57	37	9.72	11.43	22	9.57	11.30	25	8.70	10.89	16			
Common equity tier 1 capital / Total risk-weighted assets	11.55	12.44	39	10.65	12.50	22	10.67	12.37	25	11.99	11.90	59			
Net loans and leases / Equity capital (X)	7.60	6.79	68	8.19	6.55	84	8.55	6.70	84	9.62	6.82	91			
Cash dividends / Net income	14.82	29.42	26	15.87	25.65	32	0	24.05	9	0	32.32	8			
Cash dividends / Net income (Subchapter S adjusted)		39.66			93.20			35.12			19.39				
Growth Rates															
Assets	10.22	16.11	25	8.11	8.66	55	28.61	9.35	89	14.19	9.89	79			
Equity capital	13.33	8.42	78	9.78	12.19	42	41.58	12.50	91	38.94	13.71	87			
Net loans and leases	5.07	9.99	35	5.18	8.63	38	25.86	10.51	86	36.13	12.54	89			
Noncore funding	-58.61	-12.78	4	5.07	4.16	52	60.72	6.76	93	-19.85	-3.35	30			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital	2.01	5.67	52	1.63	3.86	57	0.89	3.76	58	12.66	4.39	79			
Equity investment in subsidiaries / Equity capital	100.63	104.49	39	99.92	104.21	32	99.03	104.10	26	108.77	105.17	64			
Cash from ops + noncash items + op expense / Op expense + dividends	273.44	138.81	89	341.53	152.31	90	10.11	123.74	9	80.16	100.80	27			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	215,506	218,702	184,700	122,816		-1.46	265.72
Income from lease financing receivables.....	9,433	7,225	4,820	1,666		30.56	
Fully taxable income on loans and leases.....	224,939	225,927	189,520	124,482		-0.44	281.72
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	224,939	225,927	189,520	124,482		-0.44	281.72
Investment interest income (tax equivalent).....	25,690	25,005	16,858	12,409		2.74	391.49
Interest on balances due from depository institutions.....	335	1,458	2,468	864		-77.02	280.68
Interest income on other earning assets.....	1,069	1,349	1,781	1,821		-20.76	-36.22
Total interest income (tax equivalent).....	252,033	253,739	210,627	139,576		-0.67	282.34
Interest on time deposits of \$250K or more.....	5,736	9,704	5,981	2,409		-40.89	
Interest on time deposits < \$250K.....	17,991	35,869	19,524	5,276		-49.84	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	15,705	18,610	13,270	9,759		-15.61	424.90
Interest on other borrowings and trading liabilities.....	7,815	14,623	12,920	5,740		-46.56	460.22
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0			
Total interest expense.....	47,247	78,806	51,695	23,184		-40.05	652.22
Net interest income (tax equivalent).....	204,786	174,933	158,932	116,392		17.07	243.39
Non-interest income.....	47,020	37,341	32,173	36,043		25.92	71.68
Adjusted operating income (tax equivalent).....	251,806	212,274	191,105	152,435		18.62	189.35
Overhead expense.....	126,196	129,903	127,102	99,074		-2.85	105.13
Provision for credit losses.....	6,746	2,637	4,220	2,762			152.38
Securities gains (losses).....	0	-316	0	0			
Other tax equivalent adjustments.....	-1	-1	-2	0			
Pretax net operating income (tax equivalent).....	118,767	79,499	60,086	50,599		49.39	420.18
Applicable income taxes.....	34,398	23,260	17,128	23,017		47.88	263.85
Tax equivalent adjustments.....	0	0	0	0			
Applicable income taxes (tax equivalent).....	34,398	23,260	17,128	23,017		47.88	263.85
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	84,369	56,239	42,958	27,582		50.02	530.65
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	84,369	56,239	42,958	27,582		50.02	530.65
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	84,369	56,239	42,958	27,582		50.02	530.65
Investment securities income (tax equivalent).....	25,690	25,005	16,858	12,409		2.74	391.49
US Treasury and agency securities (excluding mortgage-backed securities).....	9	8	5	4		12.50	-96.09
Mortgage-backed securities.....	22,594	22,118	14,906	12,405		2.15	352.15
All other securities.....	3,087	2,879	1,947	0		7.22	
Cash dividends declared.....	12,503	8,927	0	0		40.06	
Common.....	12,503	8,927	0	0		40.06	
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.76	3.53	73	4.14	4.19	44	3.89	4.08	35	3.54	3.78	30			
Less: Interest expense	0.70	0.54	72	1.28	0.95	84	0.95	0.75	73	0.59	0.50	68			
Equals: Net interest income (tax equivalent)	3.05	2.96	49	2.85	3.21	25	2.94	3.33	22	2.95	3.29	23			
Plus: Non-interest income	0.70	0.98	36	0.61	0.90	31	0.59	0.90	30	0.91	0.93	53			
Equals: adjusted operating income (tax equivalent)	3.75	3.96	39	3.46	4.16	23	3.53	4.27	20	3.87	4.26	32			
Less: Overhead expense	1.88	2.48	20	2.12	2.59	25	2.35	2.58	40	2.51	2.60	47			
Less: Provision for credit losses	0.10	0.38	4	0.04	0.12	29	0.08	0.12	43	0.07	0.11	35			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	16	-0.01	0.01	4	0	0	42	0	0.01	26			
Plus: other tax equivalent adjustments	0	0	16	0	0	10	0	0	10	0	0	42			
Equals: Pretax net operating income (tax equivalent)	1.77	1.22	86	1.30	1.53	27	1.11	1.55	16	1.28	1.55	26			
Less: Applicable income taxes (tax equivalent)	0.51	0.27	91	0.38	0.35	61	0.32	0.32	48	0.58	0.59	44			
Less: Minority interest	0	0	45	0	0	45	0	0	46	0	0	47			
Equals: Net operating income	1.26	0.97	78	0.92	1.19	23	0.79	1.22	11	0.70	0.95	20			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	1.26	0.97	78	0.92	1.19	23	0.79	1.22	11	0.70	0.95	20			
Memo: Net income (last four quarters)	1.26	0.97	78	0.92	1.19	22	0.79	1.22	11	0.70	0.95	20			
Net income—BHC and noncontrolling (minority) interest	1.26	0.97	77	0.92	1.19	23	0.79	1.22	10	0.70	0.95	20			
Margin Analysis															
Average earning assets / Average assets	97.60	93.47	95	97.06	93.22	92	97.82	93.23	94	99.04	93.19	98			
Average interest-bearing funds / Average assets	65.65	68.25	41	69.92	70.66	45	66.08	70.70	30	70.62	70.06	53			
Interest income (tax equivalent) / Average earning assets	3.85	3.78	52	4.26	4.49	29	3.98	4.38	20	3.58	4.06	15			
Interest expense / Average earning assets	0.72	0.57	68	1.32	1.02	80	0.98	0.81	70	0.59	0.54	63			
Net interest income (tax equivalent) / Average earning assets	3.13	3.17	40	2.94	3.45	22	3	3.58	20	2.98	3.54	16			
Yield or Cost															
Total loans and leases (tax equivalent)	4.20	4.28	47	4.47	4.98	17	4.16	4.85	11	3.76	4.52	7			
Interest-bearing bank balances	0.13	0.32	6	1.83	2.26	25	1.89	1.88	53	0.45	1.13	5			
Federal funds sold and reverse repos	1.81	0.43	94	1.16	2.02	21	1.57	1.50	39	0	0.83	9			
Trading assets		0.80			0.49			0.70			0.48				
Total earning assets	3.85	3.80	59	4.26	4.47	34	3.98	4.33	23	3.58	3.98	19			
Investment securities (tax equivalent)	2.85	2.32	83	3.10	2.74	80	2.88	2.69	69	2.49	2.61	42			
US Treasury and agency securities (excluding mortgage-backed securities)	2	1.87	56	1.88	2.54	16	1	2.20	7	0.89	1.66	8			
Mortgage-backed securities	2.79	2.05	93	2.62	2.54	61	2.39	2.44	44	2.51	2.19	84			
All other securities	5.32	3.24	89	5.24	3.80	86	4.48	3.74	81	0	3.85	0			
Interest-bearing deposits	1.05	0.62	89	1.81	1.13	89	1.35	0.85	87	0.83	0.52	85			
Time deposits of \$250K or more	1.17	1.60	17	2.33	2.13	72	1.79	1.57	75						
Time deposits < \$250K	1.62	1.49	66	2.31	1.91	84	1.76	1.42	83						
Other domestic deposits	0.70	0.36	91	1.18	0.86	75	0.88	0.64	72						
Foreign deposits		1.24			2.53			1.85			0.84				
Federal funds purchased and repos	1.67	0.37	91	2.37	1.23	83	1.53	1.03	72	1.38	0.68	82			
Other borrowed funds and trading liabilities	1.24	0.55	75	2.25	1.03	73	2.10	2.10	56	1.08	1.48	19			
All interest-bearing funds	1.07	0.79	78	1.84	1.34	86	1.45	1.06	83	0.83	0.71	67			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	47,020	37,341	32,173	36,043	
Fiduciary activities income	5,645	5,124	3,833	3,360	
Service charges on deposit accounts - domestic	1,220	1,032	806	425	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	23,428	23,083	24,451	23,557	
Insurance activities revenue	35	69	157	117	
Venture capital revenue	0	0	0	0	
Net servicing fees	193	1,692	1,109	644	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	15,140	4,960	-1,617	7,133	
Other non-interest income	1,359	1,381	3,434	807	
Total overhead expenses	126,196	129,903	127,102	99,074	
Personnel expense	73,868	69,932	67,508	56,558	
Net occupancy expense	11,948	11,388	11,358	11,292	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	1,895	2,291	2,043	394	
Other operating expenses	38,485	46,292	46,193	30,830	
Fee income on mutual funds and annuities	454	479	480	453	
Memoranda					
Assets under management in proprietary mutual funds and annuities	275,174	280,633	276,601	260,234	
Number of equivalent employees	507	428	422	333	
Average personnel expense per employee	145.70	163.39	159.97	169.84	
Average assets per employee	13,228.90	14,334.37	12,828.58	11,835.90	

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.97	0.51	80	1.28	0.66	80	1.49	1.69	59	1.26	1.89	47			
Overhead expenses / Net Interest Income + non-interest income	50.12	61.22	8	61.20	61.79	49	66.51	61.22	72	64.99	62.21	61			
Percent of Average Assets															
Total overhead expense	1.88	2.48	20	2.12	2.59	25	2.35	2.58	40	2.51	2.60	47			
Personnel expense	1.10	1.42	19	1.14	1.50	18	1.25	1.46	30	1.43	1.47	44			
Net occupancy expense	0.18	0.30	8	0.19	0.32	10	0.21	0.31	16	0.29	0.32	39			
Other operating expenses	0.60	0.73	31	0.79	0.76	56	0.89	0.79	68	0.79	0.79	55			
Overhead less non-interest income	1.18	1.44	26	1.51	1.65	35	1.75	1.65	60	1.60	1.65	43			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.12	58.93	9	61.20	59.91	57	66.51	60.51	74	64.99	61.01	69			
Personnel expense	29.34	33.88	21	32.94	34.17	36	35.33	34.42	56	37.10	34.72	67			
Net occupancy expense	4.74	7.04	14	5.36	7.50	17	5.94	7.33	23	7.41	7.51	50			
Other operating expenses	16.04	17.57	36	22.89	17.93	83	25.24	18.28	93	20.48	18.30	71			
Total non-interest income	18.67	23.45	45	17.59	19.83	44	16.84	20.30	37	23.64	21.24	65			
Fiduciary activities income	2.24	1.45	68	2.41	1.61	64	2.01	1.95	61	2.20	1.95	62			
Service charges on domestic deposit accounts	0.48	2.67	13	0.49	3.21	13	0.42	3.58	7	0.28	3.83	4			
Trading revenue	0	0.10	39	0	0.07	41	0	0.03	46	0	0.07	40			
Investment banking fees and commissions	9.30	1.03	95	10.87	0.91	95	12.79	0.85	98	15.45	0.92	98			
Insurance activities revenue	0.01	0.41	54	0.03	0.37	58	0.08	0.46	63	0.08	0.44	65			
Venture capital revenue	0	0	48	0	0	50	0	0	49	0	0	48			
Net servicing fees	0.08	0	63	0.80	0.22	89	0.58	0.52	72	0.42	0.40	65			
Net securitization income	0	0	48	0	0	48	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	6.01	5.55	67	2.34	2.27	69	-0.85	1.98	2	4.68	2.38	82			
Other non-interest income	0.54	7.76	3	0.65	7.41	5	1.80	7.05	3	0.53	7.34	2			
Overhead less non-interest income	31.44	34.63	37	43.60	39.47	61	49.67	39.75	79	41.35	39.09	58			
Applicable income taxes / Pretax net operating income (tax equivalent)	28.96	20.30	93	29.26	21.51	92	28.51	18.37	96	45.49	33.75	83			
Applicable income tax + TE / Pretax net operating income + TE	28.96	22.51	86	29.26	23.31	89	28.51	21.35	92	45.49	38.57	69			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	4,406,079	4,479,296	4,371,113	3,518,856		-1.63	178.90
Commercial and industrial loans	647,704	419,204	316,004	227,986		54.51	347.08
Loans to individuals	14,331	11,446	17,327	24,364		25.21	-61.07
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	0	0	0	0			
Other loans and leases	241,089	140,723	96,869	46,901		71.32	5925.72
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	5,309,203	5,050,669	4,801,313	3,818,107		5.12	200.72
Less: Allowance for loan and lease losses	24,200	20,800	19,000	18,400		16.35	128.30
Net loans and leases	5,285,003	5,029,869	4,782,313	3,799,707		5.07	201.16
Debt securities that reprice or mature in over 1 year	803,902	1,014,965	809,072	519,364		-20.80	42.33
Mutual funds and equity securities	338	434	352	0		-22.12	
Subtotal	6,089,243	6,045,268	5,591,737	4,319,071		0.73	162.50
Interest-bearing bank balances	607,588	46,320	33,232	102,269		1211.72	192.47
Federal funds sold and reverse repos	0	132	0	1,162		-100.00	
Debt securities that reprice or mature within 1 year	3,524	0	497	0			1074.67
Trading assets	0	0	0	0			
Total earning assets	6,700,355	6,091,720	5,625,466	4,422,502		9.99	165.07
Non-interest-bearing cash and due from depository institutions	22,120	18,941	34,084	17,031		16.78	176.33
Premises, fixed assets, and leases	22,492	24,577	9,031	6,522		-8.48	519.10
Other real estate owned	0	0	815	2,920			-100.00
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	214,876	179,232	171,155	92,316		19.89	337.03
Total assets	6,959,843	6,314,470	5,840,551	4,541,291		10.22	168.45
Quarterly average assets	6,694,664	6,316,464	5,592,093	4,371,660		5.99	208.02
Average loans and leases (YTD)	5,353,507	5,056,871	4,550,721	3,309,091		5.87	269.00
Memoranda							
Loans held-for-sale	505,404	503,036	507,644	154,380		0.47	
Loans not held-for-sale	4,803,799	4,547,633	4,293,669	3,663,727		5.63	172.10
Real estate loans secured by 1-4 family	829,155	905,076	940,178	679,554		-8.39	46.51
Commercial real estate loans	3,576,924	3,573,805	3,430,515	2,838,878		0.09	252.96
Construction and land development	57,028	71,578	81,853	41,467		-20.33	294.22
Multifamily	2,770,311	2,657,183	2,475,402	2,096,831		4.26	340.93
Nonfarm nonresidential	749,585	845,044	873,260	700,580		-11.30	102.23
Real estate loans secured by farmland	0	415	420	424		-100.00	-100.00
Total investment securities	807,764	1,015,399	809,921	519,364		-20.45	42.93
U.S. Treasury securities	503	403	497	493		24.81	67.67
US agency securities (excluding mortgage-backed securities)	0	0	0	0			-100.00
Municipal securities	1,108	1,045	973	0		6.03	
Mortgage-backed securities	747,457	957,683	753,755	499,871		-21.95	36.19
Asset-backed securities	0	0	0	0			
Other debt securities	58,358	55,834	54,344	19,000		4.52	
Mutual funds and equity securities	338	434	352	0		-22.12	
Available-for-sale securities	807,426	1,014,965	809,569	519,364		-20.45	42.87
U.S. Treasury securities	503	403	497	493		24.81	67.67
US agency securities (excluding mortgage-backed securities)	0	0	0	0			-100.00
Municipal securities	1,108	1,045	973	0		6.03	
Mortgage-backed securities	747,457	957,683	753,755	499,871		-21.95	36.19
Asset-backed securities	0	0	0	0			
Other debt securities	58,358	55,834	54,344	19,000		4.52	
Mutual funds and equity securities	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	12,665	6,045	-1,629	-7,196		109.51	
Structured notes, fair value	0	0	0	0			
Pledged securities	190,111	148,389	79,880	493		28.12	63270.33

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	308,479	206,826	167,039	255,116		49.15	401.77
NOW, ATS and transaction accounts	81,265	95,978	45,079	70,343		-15.33	111.22
Time deposits less brokered deposits) < \$250K	238,043	298,996	336,393	134,165		-20.39	
MMDA and other savings accounts	4,549,489	2,614,455	2,373,869	2,220,672		74.01	376.58
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	5,177,276	3,216,255	2,922,380	2,680,296		60.97	383.55
Time deposits of \$250K or more	414,723	469,075	356,425	284,207		-11.59	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	0	0	0	0			
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	255,000	733,000	703,000	628,000		-65.21	-67.96
Other borrowings w/remaining maturity over 1 year	14,000	27,916	5,000	50,000		-49.85	
Brokered deposits < \$250K	326,131	1,209,580	1,257,392	482,425		-73.04	
Noncore funding	1,009,854	2,439,571	2,321,817	1,444,632		-58.61	-19.22
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	0	0	0	0			
Other liabilities	77,002	44,775	37,170	21,412		71.98	535.96
Total liabilities	6,264,132	5,700,601	5,281,367	4,146,340		9.89	168.52
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	45	45	44	38		0.00	181.25
Common surplus	433,941	433,775	431,832	314,501		0.04	90.94
Retained earnings	247,638	175,773	128,461	85,503		40.89	633.48
Accumulated other comprehensive income	14,087	4,276	-1,153	-5,091		229.44	
Other equity capital components	0	0	0	0			
Total holding company equity capital	695,711	613,869	559,184	394,951		13.33	167.85
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	695,711	613,869	559,184	394,951		13.33	167.85
Total liabilities and capital	6,959,843	6,314,470	5,840,551	4,541,291		10.22	168.45
Memoranda							
Non-interest-bearing deposits	1,660,540	1,196,158	1,077,603	1,100,704		38.82	449.16
Interest-bearing deposits	4,257,590	3,698,752	3,458,594	2,346,224		15.11	248.30
Total deposits	5,918,130	4,894,910	4,536,197	3,446,928		20.90	288.14
Long-term debt that reprices within 1 year	14,000	10,000	5,000	50,000		40.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	613,869	559,184	394,952	284,264			
Accounting restatements	0	0	0	0			
Net income	84,369	56,239	42,958	27,582			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	165	1,944	15,837	30,227			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	101,499	51,868			
Less: Dividends declared	12,503	8,927	0	0			
Change in other comprehensive income	9,811	5,429	3,938	1,010			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	695,711	613,869	559,184	394,951			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	63.31	48.33	84	70.94	52.67	90	74.84	53.63	92	77.49	53.41	95			
Commercial and industrial loans	9.31	13.47	35	6.64	11.45	29	5.41	11.42	19	5.02	10.82	19			
Loans to individuals	0.21	2.29	21	0.18	2.71	18	0.30	2.65	21	0.54	2.58	37			
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44	0	0	45			
Agricultural loans	0	0.43	17	0	0.53	17	0	0.47	18	0	0.51	17			
Other loans and leases	3.46	1.39	81	2.23	1.08	78	1.66	2.64	47	1.03	2.62	36			
Net loans and leases	75.94	69.27	75	79.66	72.36	80	81.88	73.30	83	83.67	72.64	88			
Debt securities over 1 year	11.55	13.53	44	16.07	13.66	67	13.85	13.20	56	11.44	13.96	40			
Mutual funds and equity securities	0	0.05	50	0.01	0.06	44	0.01	0.05	47	0	0.07	15			
Subtotal	87.49	83.47	71	95.74	86.76	99	95.74	87.24	99	95.11	87.26	99			
Interest-bearing bank balances	8.73	6.78	67	0.73	2.97	22	0.57	2.30	28	2.25	2.34	61			
Federal funds sold and reverse repos	0	0.02	38	0	0.03	74	0	0.01	38	0.03	0.02	82			
Debt securities 1 year or less	0.05	2.03	7	0	2.10	1	0.01	2.14	4	0	1.92	1			
Trading assets	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35			
Total earning assets	96.27	92.98	94	96.47	92.39	96	96.32	92.24	95	97.38	92.22	97			
Non-interest cash and due from depository institutions	0.32	1.07	10	0.30	1.14	8	0.58	1.25	18	0.38	1.26	9			
Other real estate owned															
Other real estate owned	0	0.03	13	0	0.04	10	0.01	0.04	40	0.06	0.06	64			
All other assets	3.41	5.87	11	3.23	6.41	6	3.10	6.39	7	2.24	6.45	2			
Memoranda															
Short-term investments	8.78	9.38	52	0.74	5.36	3	0.58	4.70	5	2.28	4.63	36			
U.S. Treasury securities	0.01	0.19	65	0.01	0.29	57	0.01	0.37	57	0.01	0.22	65			
US agency securities (excluding mortgage-backed securities)	0	1.28	5	0	1.25	8	0	1.67	7	0	1.50	7			
Municipal securities	0.02	2.96	12	0.02	2.58	10	0.02	2.66	12	0	2.97	4			
Mortgage-backed securities	10.74	8.52	67	15.17	9.38	81	12.91	8.73	73	11.01	9.19	65			
Asset-backed securities	0	0.35	32	0	0.30	34	0	0.26	33	0	0.23	34			
Other debt securities	0.84	0.60	69	0.88	0.53	74	0.93	0.52	77	0.42	0.48	63			
Loans held-for-sale	7.26	0.58	97	7.97	0.39	96	8.69	0.29	97	3.40	0.32	93			
Loans held for investment	69.02	69.07	43	72.02	72.01	41	73.51	73.24	49	80.68	72.42	79			
Real estate loans secured by 1-4 family	11.91	14.47	46	14.33	16.02	50	16.10	16.83	56	14.96	16.44	51			
Revolving	0.47	1.79	22	0.48	2.24	19	0.71	2.43	23	0.57	2.71	20			
Closed-end, secured by first liens	11.41	12.11	55	13.77	13.07	62	15.28	13.60	63	14.32	13.03	63			
Closed-end, secured by junior liens	0.04	0.27	16	0.08	0.37	16	0.11	0.41	21	0.07	0.39	12			
Commercial real estate loans	51.39	30.65	92	56.60	33.26	92	58.74	33.39	92	62.51	33.79	95			
Construction and land development	0.82	4.32	8	1.13	5	9	1.40	4.78	14	0.91	4.55	10			
Multifamily	39.80	5.03	97	42.08	4.76	97	42.38	5.12	96	46.17	5.32	97			
Nonfarm nonresidential	10.77	19.97	14	13.38	21.85	16	14.95	21.85	19	15.43	22.30	20			
Real estate loans secured by farmland	0	0.85	11	0.01	0.95	25	0.01	0.88	23	0.01	0.81	23			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	82.99	69.38	77	88.69	72.74	83	91.04	72.88	88	92.16	73.20	89			
Real estate loans secured by 1-4 family	15.62	20.91	39	17.92	22.29	42	19.58	23.13	45	17.80	22.92	41			
Revolving	0.61	2.61	20	0.60	3.13	16	0.86	3.34	21	0.68	3.76	18			
Closed-end	15	17.94	46	17.32	18.71	49	18.72	19.33	55	17.12	18.68	53			
Commercial real estate loans	67.37	44.23	90	70.76	46.16	91	71.45	45.57	92	74.35	46.38	93			
Construction and land development	1.07	6.26	7	1.42	6.97	9	1.70	6.53	12	1.09	6.35	9			
1-4 family	0.26	1.14	21	0.51	1.47	29	0.55	1.52	30	0.26	1.50	16			
Other	0.81	4.94	6	0.91	5.34	7	1.15	4.90	12	0.82	4.76	8			
Multifamily	52.18	7.01	97	52.61	6.42	97	51.56	6.76	96	54.92	7.13	97			
Nonfarm nonresidential	14.12	29.04	11	16.73	30.59	12	18.19	30.16	12	18.35	30.84	12			
Owner-occupied	8.32	10	37	9.51	10.68	41	8.89	10.31	41	9.82	10.55	45			
Other	5.80	18.53	6	7.22	19.36	8	9.30	19.35	12	8.52	19.91	9			
Real estate loans secured by farmland	0	1.30	11	0.01	1.38	25	0.01	1.27	23	0.01	1.19	23			
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44	0	0	45			
Commercial and industrial loans	12.20	19.85	27	8.30	16.16	21	6.58	16.21	14	5.97	15.52	10			
Loans to individuals	0.27	3.53	20	0.23	4	19	0.36	3.89	20	0.64	3.90	32			
Credit card loans	0	0.03	33	0	0.04	32	0	0.04	67	0	0.03	68			
Agricultural loans	0	0.69	17	0	0.78	17	0	0.69	18	0	0.76	17			
Other loans and leases	4.54	2.07	81	2.79	1.48	74	2.02	3.74	46	1.23	3.75	35			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	721.35	473.75	95	839	493.53	97	911.41	505.61	98	914.85	518.19	97			
Real estate loans secured by 1-4 family	135.75	142.34	53	169.53	151.03	62	196.03	161.34	69	176.67	159.68	63			
Revolving	5.34	17.81	25	5.70	21.25	20	8.65	23.52	29	6.72	26.74	22			
Closed-end	130.41	122.21	60	163.83	127.10	72	187.39	134.73	76	169.95	130.06	69			
Commercial real estate loans	585.60	302.08	96	669.40	311.74	98	715.29	316.03	98	738.07	328.67	98			
Construction and land development	9.34	42.85	8	13.41	46.63	12	17.07	44.92	20	10.78	44.44	16			
1-4 family	2.26	7.52	24	4.84	9.52	40	5.54	10.21	43	2.63	10.44	20			
Other	7.07	33.94	10	8.57	35.90	10	11.53	33.75	20	8.16	33.34	15			
Multifamily	453.54	48.67	98	497.71	44.76	97	516.14	48.38	98	545.15	51.49	98			
Nonfarm nonresidential	122.72	198.42	17	158.28	206.64	28	182.08	208.15	38	182.14	217.26	32			
Owner-occupied	72.28	67.98	55	89.99	71.54	71	88.95	70.68	68	97.52	73.43	73			
Other	50.44	125.78	10	68.29	130.65	17	93.13	134.17	26	84.62	140.40	21			
Real estate loans secured by farmland	0	8.35	11	0.08	8.66	25	0.09	8.13	24	0.11	7.80	24			
Loans to depository institutions and acceptances of other banks	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45			
Commercial and industrial loans	106.04	133.93	41	78.52	106.70	40	65.89	107.07	30	59.27	105.25	22			
Loans to individuals	2.35	22.15	22	2.14	24.83	22	3.61	24.45	27	6.33	23.98	41			
Credit card loans	0	0.20	33	0	0.24	32	0.01	0.24	67	0.01	0.19	69			
Agricultural loans	0	4.17	17	0	4.86	17	0	4.49	18	0	4.90	17			
Other loans and leases	39.47	13.62	81	26.36	10.25	82	20.20	25.58	57	12.19	25.83	42			
Supplemental															
Non-owner occupied CRE loans / Gross loans	59.20	34	91	61.45	35.38	91	63.14	35.09	92	64.95	35.69	93			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	514.56	232.08	97	581.32	239.13	97	632.13	243.62	98	644.70	253.35	98			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	586.84	304.52	96	671.31	315.15	98	721.08	318.90	98	742.22	331.68	98			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	8.78	9.38	52	0.74	5.36	3	0.58	4.70	5	2.28	4.63	36			
Liquid assets	19.79	19.32	54	16.21	16.28	55	14.07	15.56	46	13.67	15.94	46			
Investment securities	11.61	16.07	33	16.08	16.41	53	13.87	16.02	44	11.44	16.65	28			
Net loans and leases	75.94	69.27	75	79.66	72.36	80	81.88	73.30	83	83.67	72.64	88			
Net loans, leases and standby letters of credit	76.16	69.67	72	79.83	72.78	79	82.09	73.71	82	83.72	73.08	88			
Core deposits	74.39	76.49	31	50.93	71.61	2	50.04	69.97	3	59.02	69.79	15			
Noncore funding	14.51	10.29	75	38.63	14.61	97	39.75	16.58	96	31.81	17.09	89			
Time deposits of \$250K or more	5.96	3.37	87	7.43	4.33	84	6.10	4.28	76	6.26	3.54	81			
Foreign deposits	0	0	48	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos	0	0.62	23	0	0.77	17	0	0.96	17	0	1.20	14			
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold)	0	0.59	32	0	0.75	10	0	0.97	21	-0.03	1.21	6			
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	3.66	1.06	85	11.61	2.75	92	12.04	3.63	92	13.83	4.47	92			
Earning assets that reprice within 1 year	19.38	31.93	13	19.77	33.16	15	10.71	32.35	6	9.57	33.41	4			
Interest-bearing liabilities that reprice within 1 year	13.35	14.04	64	31.10	18.54	82	31.18	18.20	83	17	16.67	69			
Long-term debt that reprices within 1 year	0.20	0.10	81	0.16	0.15	79	0.09	0.16	80	1.10	0.19	90			
Net assets that reprice within 1 year	5.84	17.03	21	-11.49	13.71	14	-20.55	12.98	9	-8.54	15.65	12			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	6.55	0.77	68	39.59	10.70	98	40.91	13.54	98	31.03	13.97	91			
Net short-term noncore funding dependence	0.86	-3.25	56	19.44	5.88	91	17.85	8.57	84	20.74	9.65	87			
Short-term investment / Short-term noncore funding	92.13	230.45	44	3.80	78.10	1	3.27	62.28	2	10.34	46.67	19			
Liquid assets - short-term noncore funding / Nonliquid assets	12.80	16.27	43	-3.75	6.90	20	-4.19	4.17	29	-9.67	3.68	14			
Net loans and leases / Total deposits	89.30	84.20	61	102.76	90.96	82	105.43	92.88	82	110.23	92.86	91			
Net loans and leases / Core deposits	102.08	91.10	76	156.39	102.55	98	163.64	106.50	97	141.76	105.03	91			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.88			0.36			-0.47			-0.05				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.15	3.63	32	1.18	1.28	54	-0.35	-1.95	85	-1.96	-0.62	11			
Structured notes appreciation (depreciation) / Tier 1 capital		0.03			-0.02			-0.04			-0.02				
Percent of Investment Securities															
Held-to-maturity securities	0	5.36	26	0	7.25	23	0	10.76	18	0	13.07	15			
Available-for-sale securities	99.96	93.39	73	99.96	91.33	73	99.96	88.32	72	100	86.93	84			
U.S. Treasury securities	0.06	1.22	64	0.04	2.07	57	0.06	2.08	57	0.09	1.33	67			
US agency securities (excluding mortgage-backed securities)	0	8.39	5	0	8.16	7	0	11	7	0	10.16	7			
Municipal securities	0.14	18.61	10	0.10	15.40	9	0.12	16.63	12	0	17.86	4			
Mortgage-backed securities	92.53	54.48	94	94.32	57.07	98	93.07	54.50	97	96.25	55.76	96			
Asset-backed securities	0	1.97	32	0	1.70	34	0	1.54	33	0	1.31	34			
Other debt securities	7.22	4.34	74	5.50	3.73	73	6.71	3.75	76	3.66	3.25	67			
Mutual funds and equity securities	0.04	0.44	50	0.04	0.49	43	0.04	0.41	47	0	0.58	15			
Debt securities 1 year or less	0.44	13.69	6	0	13.55	1	0.06	13.91	4	0	11.90	1			
Debt securities 1 to 5 years	8.73	20.49	30	7.71	23.43	23	0.26	23.42	3	0.51	23.53	2			
Debt securities over 5 years	90.79	61.87	91	92.24	58.63	93	99.64	58.36	98	99.49	60.73	97			
Pledged securities	23.54	44.55	26	14.61	43.76	17	9.86	42.20	15	0.09	46.78	2			
Structured notes, fair value	0	0.03	42	0	0.09	39	0	0.15	39	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	1,215.58	136.94	97	37.72	32.84	66	-67.39	16.28	6	-82.36	6.96	1			
Investment securities	-20.45	16.36	8	25.37	4.80	87	55.94	8.02	95	1.92	4.99	45			
Core deposits	60.97	23.17	95	10.06	9.96	55	9.03	10.40	56	42.92	13.94	91			
Noncore funding	-58.61	-12.78	4	5.07	4.16	52	60.72	6.76	93	-19.85	-3.35	30			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	553,312	528,329	379,829	256,273	
Commit: Secured commercial real estate loans	63,110	101,618	69,897	51,199	
Commit: Unsecured real estate loans	24,637	51,461	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	217	
Securities underwriting	0	0	0	0	
Standby letters of credit	15,589	10,769	12,001	2,352	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	0	0	500,000	0	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	7.95	16.09	11	8.37	16.97	10	6.50	17.31	9	5.64	17.28	7			
Standby letters of credit	0.22	0.31	47	0.17	0.36	25	0.21	0.35	36	0.05	0.40	12			
Commercial and similar letters of credit	0	0.01	37	0	0.01	36	0	0.01	35	0	0.01	32			
Securities lent	0	0	49	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0	46	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	47	0	0	48			
Derivative contracts	0	3.72	32	0	2.95	31	8.56	6.51	65	0	6.82	5			
Interest rate contracts	0	3.62	32	0	2.87	31	8.56	6.40	65	0	6.72	5			
Interest rate futures and forward contracts	0	0.20	38	0	0.08	39	0	0.25	22	0	0.28	22			
Written options contracts (interest rate)	0	0.24	37	0	0.13	36	0	0.26	20	0	0.28	19			
Purchased options contracts (interest rate)	0	0.03	44	0	0.02	45	0	0.07	40	0	0.08	41			
Interest rate swaps	0	2.58	34	0	2.19	34	8.56	5.18	72	0	5.41	14			
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0	49	0	0	48	0	0	48	0	0	48			
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	10.34	24.20	9	10.45	24.81	9	8.35	25.18	7	7.74	25.74	6			

BHC Name

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Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	0	0	500,000	0	
Interest rate contracts	0	0	500,000	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	0	0	0	0	
Written options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	0	0	500,000	0	
Held for trading					
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	0	0	500,000	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	0	0	0	0	
Over 1 year to 5 years	0	0	500,000	0	
Over 5 years	0	0	0	0	
Gross negative fair value (absolute value)					
	0	0	5,175	0	
Gross positive fair value					
Held for trading	0	0	0	0	
Non-traded	0	0	0	0	
Current credit exposure on risk-based capital derivative contracts					
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts		99.50			99.57		100	99.91	54		99.91				
Foreign exchange contracts		0.19			0.14		0	0	46		0.04				
Equity, commodity, and other contracts		0			0.07		0	0	47		0				
Futures and forwards															
Written options		15.03			14.06		0	11.75	16		12.76				
Exchange-traded		10.24			11.73		0	11.14	16		9.73				
Over-the-counter		0			0		0	0	49		0				
Purchased options		10.24			10.84		0	10.65	16		9.46				
Exchange-traded		2.13			2.45		0	1.29	38		1.44				
Over-the-counter		0			0		0	0	49		0				
Swaps		2.13			2.28		0	1.22	38		1.27				
Over-the-counter		71.83			64.61		100	65.42	91		66.04				
Held for trading															
Interest rate contracts		16.03			15.01		0	13.60	38		16.18				
Foreign exchange contracts		16.37			16.17		0	12.87	38		16.40				
Equity, commodity, and other contracts		0			0.11		0	0	48		0				
Over-the-counter		0			0		0	0	49		0				
Non-traded															
Interest rate contracts		83.97			84.99		100	86.40	61		83.82				
Foreign exchange contracts		83.02			84.69		100	85.51	64		83.04				
Equity, commodity, and other contracts		0			0.01		0	0	47		0.01				
Over-the-counter		0			0.01		0	0	48		0				
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less		79.60			80.07		100	82.85	77		87.47				
Over 1 year to 5 years		15.52			15.20		0	12.75	13		15.62				
Over 5 years		19.75			22.92		100	22.66	96		21.68				
Over 5 years		32.47			34.12		0	36.28	14		37.90				
Gross negative fair value (absolute value)		2.84			1.30		1.03	0.66	72		0.50				
Gross positive fair value		2.25			1.14		0	1.10	3		0.92				
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.01	33	0	0	32	0.01	0.01	81	0	0	12			
Gross positive fair value (X)	0	0.01	33	0	0	32	0	0.01	9	0	0.01	7			
Held for trading (X)	0	0	44	0	0	44	0	0	40	0	0	37			
Non-traded (X)	0	0	35	0	0	34	0	0.01	10	0	0	11			
Current credit exposure (X)	0	0.02	21	0	0.01	18	0	0	18	0	0	16			
Credit losses on derivative contracts	0	0	48	0	0	50	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.27	18	0	0.10	18	0	0.06	18	0	0.05	16			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	20,800	19,000	18,400	15,400	
Gross losses	1,844	2,690	4,188	0	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	1,003	1,853	568	238	
Net losses	841	837	3,620	-238	
Provision for loan and lease losses	-499	2,637	4,220	2,762	
Adjustments	4,740	0	0	0	
Ending balance	24,200	20,800	19,000	18,400	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	0.38	0	0.04	0.12	29	0.08	0.12	43	0.07	0.11	35			
Provision for loan and lease losses / Average loans and leases	-0.01	0.53	0	0.05	0.16	25	0.09	0.16	38	0.08	0.16	32			
Provision for loan and lease losses / Net loan and lease losses	-59.33	672.96	9	315.05	142.73	85	116.57	182.69	40	-1,160.50	110.75	5			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.50	1.35	4	0.46	0.94	4	0.44	0.94	4	0.50	0.95	8			
Allowance for loan and lease losses / Total loans and leases	0.46	1.33	4	0.41	0.93	6	0.40	0.93	4	0.48	0.94	8			
Allowance for loan and lease losses / Net loans and leases losses (X)	28.78	25.33	73	24.85	17.18	79	5.25	21.35	22		16.23				
Allowance for loan and lease losses / Nonaccrual assets	116.56	336.78	14	160.67	315.75	42	164.64	285.36	41	162.11	270.69	36			
ALLL / 90+ days past due + nonaccrual loans and leases	115.89	293.46	19	155.82	283.41	44	151.08	259.30	42	136.71	232.03	34			
Gross loan and lease losses / Average loans and leases	0.03	0.16	14	0.05	0.16	27	0.09	0.15	44	0	0.16	2			
Recoveries / Average loans and leases	0.02	0.04	37	0.04	0.05	56	0.01	0.05	20	0.01	0.06	12			
Net losses / Average loans and leases	0.02	0.11	18	0.02	0.11	23	0.08	0.09	60	-0.01	0.10	12			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	48			
Recoveries / Prior year-end losses	37.29	42.12	58	44.25	41.80	62		51.25		476	50.41	97			
Earnings coverage of net loan and lease losses (X)	140.63	33.55	89	98.13	22.46	85	17.76	29.27	49	-224.21	0.97	10			

Net Loan and Lease Losses By Type

Real estate loans	0	0.04	32	0	0.02	33	0.02	0.01	62	0	0.02	34			
Real estate loans secured by 1-4 family	0	0.01	47	0	0.02	36	0	0.01	38	0	0.03	33			
Revolving	0	0	54	0	0.02	47	0	0.02	44	0	0.03	38			
Closed-end	0	0.01	46	0	0.02	34	0	0.01	39	0	0.02	34			
Commercial real estate loans	0	0.05	34	0	0.02	44	0.02	0.01	70	0	0.01	45			
Construction and land development	0	0	57	0	-0.02	62	0	-0.02	57	0	-0.04	61			
1-4 family	0	0	50	0	0	54	0	0	54	0	0	59			
Other	0	-0.01	59	0	-0.02	62	0	-0.02	60	0	-0.04	62			
Multifamily	0	0	51	0	0	56	0	0	50	0	0	53			
Nonfarm nonresidential	0	0.07	34	0	0.03	38	0.09	0.02	85	0	0.02	40			
Owner-occupied	0	0.01	40	0	0.01	44	0	0.01	43	0	0.01	45			
Other	0	0.04	40	0	0.01	41	0.09	0.01	89	0	0.01	49			
Real estate loans secured by farmland		0.01		0	0.01	45	0	0	49	0	0	50			
Commercial and industrial loans	0	0.20	17	0.15	0.27	45	0.84	0.18	92	-0.10	0.18	8			
Loans to individuals	0.01	0.66	1	0.03	0.74	6		0.71			0.78				
Credit card loans		1.71			1.89		0	1.65	21	0	1.60	15			
Agricultural loans		0.01			0.02			0.03			0.06				
Loans to foreign governments and institutions															
Other loans and leases	0.36	0.44	76	0.14	0.14	72	0.23	0.28	71	0	0.27	29			

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	2,597	11,792	15,479	78	
90+ days past due loans and leases	120	403	1,036	2,109	
Nonaccrual loans and leases	20,762	12,946	11,540	11,350	
Total past due and nonaccrual loans and leases	23,479	25,141	28,055	13,537	
Restructured 30-89 days past due					
Restructured 30-89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	4,109	5,137	3,587	2,698	
Total restructured loans and leases	4,109	5,137	3,587	2,698	
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	3,348	2,945	1,264	195	
Other real estate owned	0	0	815	2,920	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.05	0.26	10	0.23	0.31	46	0.32	0.32	60	0	0.32	2			
90+ days past due loans and leases	0	0.04	43	0.01	0.03	53	0.02	0.03	60	0.06	0.04	73			
Nonaccrual loans and leases	0.39	0.60	36	0.26	0.48	26	0.24	0.49	24	0.30	0.46	29			
90+ days past due and nonaccrual loans and leases	0.39	0.67	31	0.26	0.54	25	0.26	0.54	23	0.35	0.55	30			
30-89 days past due restructured															
30-89 days past due restructured	0	0	32	0	0	29	0	0.01	27	0	0.01	25			
90+ days past due restructured	0	0	45	0	0	45	0	0	43	0	0	41			
Nonaccrual restructured	0.08	0.09	57	0.10	0.07	69	0.07	0.10	52	0.07	0.10	46			
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	47	0	0	47	0	0	47	0	0	48			
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48			
Nonaccrual loans held for sale	0	0	46	0	0	48	0	0	48	0	0	48			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.05	0.26	10	0.23	0.31	46	0.32	0.32	60	0	0.32	2			
90+ days past due assets	0	0.04	43	0.01	0.03	53	0.02	0.03	60	0.06	0.04	73			
Nonaccrual assets	0.39	0.60	36	0.26	0.48	26	0.24	0.49	24	0.30	0.47	29			
30+ days past due and nonaccrual assets	0.44	0.95	18	0.50	0.87	22	0.58	0.88	32	0.35	0.89	10			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.30	0.47	36	0.21	0.39	30	0.22	0.39	27	0.30	0.40	37			
90+ days past due and nonaccrual assets + other real estate owned	0.30	0.52	34	0.21	0.45	27	0.23	0.45	27	0.36	0.48	42			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.35	0.63	27	0.25	0.56	20	0.23	0.59	18	0.32	0.63	21			
Allowance for loan and lease losses	99.63	72.10	74	76.40	92.08	50	71.68	95.97	44	78.61	100.14	44			
Equity capital + allowance for loan and lease losses	3.35	5.64	29	2.50	4.77	24	2.36	5.09	23	3.50	5.57	32			
Tier 1 capital + allowance for loan and lease losses	3.93	6.21	30	2.98	5.30	27	2.84	5.65	27	3.76	6.11	28			
Loans and leases + other real estate owned	0.45	0.92	23	0.31	0.78	14	0.28	0.82	14	0.38	0.86	14			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.03	0.25	8	0.25	0.28	57	0.06	0.29	12	0	0.29	3			
90+ days past due	0	0.04	25	0.01	0.03	58	0.01	0.03	53	0.06	0.05	75			
Nonaccrual	0.39	0.63	39	0.14	0.45	17	0.07	0.48	9	0.05	0.43	9			
Commercial and industrial															
30–89 days past due	0.11	0.15	54	0.05	0.22	25	3.85	0.23	98	0	0.27	5			
90+ days past due	0.02	0.02	77	0	0.02	30	0.17	0.02	91	0	0.01	32			
Nonaccrual	0.56	0.61	61	1.56	0.74	82	2.71	0.61	96	4.21	0.60	97			
Individuals															
30–89 days past due	0	0.52	7	0.22	0.60	31	0.04	0.68	16	0	0.69	5			
90+ days past due	0	0.02	30	0	0.02	31	0	0.03	31	0	0.03	29			
Nonaccrual	0	0.14	16	0	0.12	16	0.01	0.15	30	0	0.21	14			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due		0.07			0.10			0.11			0.15				
90+ days past due		0			0			0.01			0				
Nonaccrual		0.57			0.80			0.46			0.31				
Foreign governments															
30–89 days past due															
90+ days past due															
Nonaccrual															
Other loans and leases															
30–89 days past due	0.27	0.67	66	0.30	0.28	77	0.65	0.18	84	0	0.12	27			
90+ days past due	0	0	40	0	0	40	0	0	41	0	0	44			
Nonaccrual	0.04	0.10	76	0	0.04	37	0	0.04	36	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda															
1-4 family	30-89 days past due	0	0.46	5	0.24	0.53	30	0.01	0.52	4	0.01	0.56	4		
	90+ days past due	0	0.06	28	0	0.05	28	0.05	0.04	72	0	0.06	22		
	Nonaccrual	1.34	0.67	87	0.19	0.55	18	0.07	0.61	9	0	0.65	2		
Revolving	30-89 days past due	0.08	0.25	38	6.29	0.36	99	0.12	0.36	35	0	0.29	7		
	90+ days past due	0	0.01	41	0	0.01	37	1.20	0.02	98	0	0.02	35		
	Nonaccrual	9.41	0.46	98	0.99	0.34	90	0	0.35	10	0	0.42	10		
Closed-end	30-89 days past due	0	0.48	5	0.03	0.56	7	0	0.54	5	0.01	0.63	8		
	90+ days past due	0	0.06	29	0	0.05	29	0	0.05	24	0	0.06	24		
	Nonaccrual	1.01	0.69	78	0.17	0.57	16	0.07	0.64	12	0	0.68	3		
Junior lien	30-89 days past due	0	0.01	36	0	0.02	32	0	0.02	14	0	0.03	12		
	90+ days past due	0	0	44	0	0	41	0	0	38	0	0	36		
	Nonaccrual	0	0.03	12	0	0.03	11	0	0.03	12	0	0.04	10		
Commercial real estate	30-89 days past due	0.03	0.14	38	0.25	0.15	76	0.08	0.16	41	0	0.15	6		
	90+ days past due	0	0.02	35	0.01	0.02	75	0	0.02	31	0.07	0.02	85		
	Nonaccrual	0.17	0.57	26	0.13	0.34	34	0.07	0.41	22	0.06	0.33	16		
Construction and development	30-89 days past due	0	0.16	26	0	0.20	22	2.44	0.17	99	0	0.18	20		
	90+ days past due	0	0.01	43	0	0.01	43	0	0	44	0	0.01	42		
	Nonaccrual	1.09	0.21	89	1.42	0.18	93	0.85	0.18	90	0	0.21	18		
1-4 family	30-89 days past due	0	0.03	36	0	0.05	33	0	0.07	32	0	0.05	33		
	90+ days past due	0	0	46	0	0	47	0	0	48	0	0	46		
	Nonaccrual	0	0.01	42	0	0.01	40	0	0.04	37	0	0.04	35		
Other	30-89 days past due	0	0.09	30	0	0.12	26	2.44	0.06	99	0	0.08	26		
	90+ days past due	0	0	44	0	0	44	0	0	45	0	0.01	44		
	Nonaccrual	1.09	0.16	91	1.42	0.14	93	0.85	0.10	94	0	0.12	25		
Multifamily	30-89 days past due	0	0.03	39	0	0.03	38	0	0.03	36	0	0.04	35		
	90+ days past due	0	0	47	0	0	46	0	0	46	0	0	45		
	Nonaccrual	0	0.10	32	0	0.03	37	0	0.04	34	0	0.05	33		
Nonfarm non-residential	30-89 days past due	0.16	0.14	66	1.06	0.13	96	0.07	0.17	46	0	0.14	8		
	90+ days past due	0	0.02	38	0.05	0.02	83	0	0.02	34	0.30	0.02	95		
	Nonaccrual	0.71	0.73	57	0.43	0.36	60	0.18	0.52	36	0.25	0.40	46		
Owner Occupied	30-89 days past due	0.13	0.05	78	1.06	0.06	98	0.01	0.08	34	0	0.06	13		
	90+ days past due	0	0.01	40	0	0.01	40	0	0	38	0.11	0.01	94		
	Nonaccrual	0.17	0.27	45	0.17	0.19	51	0.17	0.20	57	0.23	0.16	68		
Other	30-89 days past due	0.03	0.06	64	0	0.05	18	0.06	0.07	69	0	0.06	19		
	90+ days past due	0	0	44	0.05	0.01	91	0	0.01	39	0.19	0.01	93		
	Nonaccrual	0.54	0.33	72	0.26	0.14	75	0.01	0.22	33	0.02	0.16	33		
Farmland	30-89 days past due		0.08		0	0.21	28	0	0.09	32	0	0.10	34		
	90+ days past due		0		0	0.01	45	0	0	46	0	0	45		
	Nonaccrual		1.19		0	1.06	24	0	0.49	27	0	0.44	28		
Credit card	30-89 days past due		1.02			0.87		0	1.03	23	0	0.83	23		
	90+ days past due		0.22			0.18		0	0.26	36	0	0.22	36		
	Nonaccrual		0.02			0		0	0.07	42	0	0.08	42		

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	433,985	433,820	431,876	314,539	
Retained earnings	250,300	175,773	128,461	85,503	
Accumulated other comprehensive income (AOCI)	14,087	4,276	-1,153	-5,091	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	698,372	613,869	559,184	394,951	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	94,978	96,447	99,610	33,049	
Accumulated other comprehensive income-related adjustments	14,087	4,276	-1,153	-5,091	
Other deductions from common equity tier 1 capital	31	63	127	169	
Subtotal:	589,276	513,083	460,600	366,824	
Adjustments and deductions for common equity tier 1 capital	0	0	0	588	
Common equity tier 1 capital	589,276	513,083	460,600	366,236	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	0	
Less: Additional tier 1 capital deductions	0	0	0	588	
Additional tier 1 capital	0	0	0	0	
Tier 1 Capital	589,276	513,083	460,600	366,236	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	31,424	23,965	20,876	19,000	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	31,424	23,965	20,876	19,000	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	31,424	23,965	20,876	19,000	
Exited advanced approach tier 2 capital					
Total capital	620,700	537,048	481,476	385,236	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	6,694,664	6,316,464	5,592,093	4,371,660	
Less: Deductions from common equity tier 1 capital	95,009	96,510	99,737	33,808	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	6,599,655	6,219,954	5,492,356	4,337,852	
Total risk-weighted assets	5,099,780	4,817,377	4,315,092	3,054,106	
Exited advanced approach total RWA					

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Capital Ratios															
Common equity tier 1 capital, column A	11.55	10.91	45	10.65	12.50	22	10.67	12.37	25	11.99	11.95	58			
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Tier 1 capital, column A	11.55	11.60	32	10.65	13.19	13	10.67	13.03	16	11.99	12.68	46			
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Total capital, column A	12.17	13.45	13	11.15	14.63	2	11.16	14.48	3	12.61	14.15	24			
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Tier 1 leverage	8.93	9.65	32	8.25	10.39	8	8.39	10.37	9	8.44	10.04	11			
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	35	69	157	117		-49.28	-88.33
Other insurance activities income	35	69	157	117		-49.28	-88.33
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	0	0	0	0			

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50			60			66.67			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		50			40			33.33			25				
Separate account assets (L/H) / Total life assets		0			0			0			0				
<hr/>															
Insurance activities revenue / Adjusted operating income	0.01	0.41	54	0.03	0.37	58	0.08	0.46	63	0.08	0.44	65			
Premium income / Insurance activities revenue	0	0.01	47	0	0.03	47	0	0	48	0	0.01	47			
Credit related premium income / Total premium income		100			100			50			60				
Other premium income / Total premium income		0			0			50			40				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)		19.85			37.86			72.25			31.81				
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums		-40.91			132.57			116.87			136.34				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.01	6	0	11.53	5	0	13.70	4	0	14.86	4			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities					
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Yield: Foreign loans		0.05			0			0			0				
Cost: Interest-bearing deposits		1.24			2.53			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans					2.35			3.83			4.38				
Foreign governments and institutions															
Growth Rates															
Net loans and leases		5,672.05			-47.91			-27.26			22.03				
Total selected assets		6.04			-25.04			5.03			-5.54				
Deposits		-44.89			2.53			-2.42			-22.72				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Total 30-89 days past due securitized assets		0	0	0	0			
90+ Days Past Due Securitized Assets								
1-4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Total 90+ days past due securitized assets		0	0	0	0			
Total past due securitized assets		0	0	0	0			
Net Losses on Securitized Assets								
1-4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Total net losses on securitized assets		0	0	0	0			

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	10,000	15,000	0	0		-33.33	
Dividends	10,000	15,000	0	0		-33.33	
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	10,000	15,000	0	0		-33.33	
Securities gains (losses)	0	0	0	0			
Other operating income	0	0	0	0			
Total operating income	10,000	15,000	0	0		-33.33	
Operating Expenses							
Personnel expenses	1,343	1,517	1,395	1,302		-11.47	16.58
Interest expense	169	356	1,761	653		-52.53	-74.93
Other expenses	1,971	3,066	4,224	4,068		-35.71	-23.10
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	3,483	4,939	7,380	6,023		-29.48	-20.64
Income (loss) before taxes	6,421	10,143	-7,186	-6,023		-36.70	
Applicable income taxes (credit)	-1,039	-1,435	-1,991	-2,058			
Extraordinary items				0			
Income before undistributed income of subsidiaries	7,460	11,578	-5,195	-3,965		-35.57	
Equity in undistributed income of subsidiaries	76,909	44,661	48,153	31,547		72.21	386.70
Bank subsidiaries	74,977	43,134	45,417	28,501		73.82	415.84
Nonbank subsidiaries	1,932	1,527	2,736	3,046		26.52	52.49
Subsidiary holding companies	0	0	0	0			
Net income (loss)	84,369	56,239	42,958	27,582		50.02	530.65
Memoranda							
Bank net income	84,977	58,134	45,417	28,501		46.17	484.64
Nonbank net income	1,932	1,527	2,736	3,046		26.52	52.49
Subsidiary holding companys' net income	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
Assets										
Investment in bank subsidiaries	702,140	97.08	614,079	96.14	554,611	97.86	430,826		14.34	228.87
Common and preferred stock	697,647	96.46	610,968	95.65	550,922	97.21	427,524		14.19	231.03
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	4,493	0.62	3,111	0.49	3,689	0.65	3,302		44.42	63.50
Investment in nonbank subsidiaries	2,445	0.34	2,890	0.45	3,303	0.58	2,715		-15.40	-46.11
Common and preferred stock	2,445	0.34	2,421	0.38	2,836	0.50	2,072		0.99	-44.63
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	469	0.07	467	0.08	643		-100.00	-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	338	0.05	434	0.07	352	0.06	0		-22.12	
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	4,692	0.65	7,064	1.11	6,727	1.19	12,664		-33.58	-88.87
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	13,645	1.89	14,267	2.23	1,735	0.31	1,875		-4.36	500.31
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	723,260	100.00	638,734	100.00	566,728	100.00	448,080		13.23	175.57
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	14,000	1.94	10,000	1.57	5,000	0.88	50,000		40.00	
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	10,030	1.39	14,865	2.33	2,544	0.45	3,129		-32.53	268.21
Balance due to subsidiaries and related institutions	3,519	0.49	0	0	0	0	0			
Total liabilities	27,549	3.81	24,865	3.89	7,544	1.33	53,129		10.79	911.34
Equity Capital	695,711	96.19	613,869	96.11	559,184	98.67	394,951		13.33	167.85
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	45	0.01	45	0.01	44	0.01	38		0.00	181.25
Common surplus	433,941	60	433,775	67.91	431,832	76.20	314,501		0.04	90.94
Retained earnings	247,638	34.24	175,773	27.52	128,461	22.67	85,503		40.89	633.48
Accumulated other comprehensive income	14,087	1.95	4,276	0.67	-1,153	-0.20	-5,091		229.44	
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	723,260	100.00	638,734	100.00	566,728	100.00	448,080		13.23	175.57
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	3,519	0.49	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	12.91	9.11	83	9.54	10.58	35	9	11.03	29	8.55	8.67	47			
Bank net income / Average equity investment in banks	13.05	9.38	82	9.90	10.85	37	9.07	11.56	22	8.59	9.11	47			
Nonbank net income / Average equity investment in nonbanks	123.03	9.69	96	81.34	12.07	96	107.76	10.83	98	155.12	9.81	97			
Subsidiary HCs net income / Average equity investment in sub HCs		8.82			15.16			9.40			8.81				
Bank net income / Parent net income	100.72	104.93	26	103.37	103.77	49	105.72	104.73	61	103.33	104.64	44			
Nonbank net income / Parent net income	2.29	1.04	80	2.72	1.08	81	6.37	0.99	91	11.04	1.13	96			
Subsidiary holding companies' net income / Parent net income		101.16			92.33			90.39			90.33				
Leverage															
Total liabilities / Equity capital	3.96	11.62	35	4.05	9.66	36	1.35	9.50	22	13.45	11.14	63			
Total debt / Equity capital	2.01	5.79	51	1.63	3.93	57	0.89	3.94	55	12.66	4.62	79			
Total debt + notes payable to subs that issued TPS / Equity capital	2.01	9.67	31	1.63	7.99	29	0.89	7.93	30	12.66	9.36	63			
Total debt + Loans guaranteed for affiliate / Equity capital	2.01	5.79	51	1.63	3.97	57	0.89	3.98	55	12.66	4.64	79			
Total debt / Equity capital – excess over fair value	2.01	5.79	51	1.63	3.93	57	0.89	3.94	55	12.66	4.62	79			
Long-term debt / Equity capital	2.01	5.67	52	1.63	3.86	57	0.89	3.76	58	12.66	4.39	79			
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0	47	0	0	47	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	100	20.97	97	35.82	14.37	78	100	15.49	96	100	17.83	97			
Double Leverage															
Equity investment in subs / Equity capital	100.63	104.49	39	99.92	104.21	32	99.03	104.10	26	108.77	105.17	64			
Total investment in subs / Equity capital	101.28	104.82	41	100.50	104.48	38	99.77	104.38	30	109.77	105.55	67			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.05	0.49	40	-0.01	0.44	34	-0.13	0.36	23	1.26	0.56	70			
Equity investment in subs – equity cap / Net income-div (X)	0.06	1.45	5		1.47			1.18		1.26	1.91	35			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	69.05	121.76	19	118.53	153.39	46	26.98	113.37	11	34.17	96.31	12			
Cash from ops + noncash items + op expense / Op expense + dividend	273.44	138.81	89	341.53	152.31	90	10.11	123.74	9	80.16	100.80	27			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	94.06	140.42	23	100.63	105.99	40	91.19	108.88	32	120.46	101.42	74			
Pretax operating income + interest expense / Interest expense	3,899.41	2,318.94	80	2,949.16	17,211.14	68	-308.06	1,631.73	8	-822.36	1,955.22	2			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,899.41	1,435.81	86	2,949.16	2,481.22	83	-308.06	1,015.91	4	-822.36	1,082.59	1			
Dividends + interest from subsidiaries / Interest expense + dividends	78.91	137	20	161.59	196.13	59	0	140.89	3	0	107.07	3			
Fees + other income from subsidiaries / Salary + other expenses	0	4.45	39	0	3.91	38	0	3.76	37	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)		52.16			71.69			106.04			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.15	2.19	56	1.50	1.59	64	1.80	1.59	66	3.24	1.68	74			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0				
Nonaccrual		0			8.16			0.70			0.46				
Total		0			8.16			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50			
Total	0	0	49	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.04	0.09	70	0.10	0.13	72	0.11	0.14	72	0.13	0.15	72			
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49			

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	167.60	79.13	92	77.10	65.39	59		87.25			100.86				
Dividends declared / Net income	14.82	29.39	26	15.87	25.65	32	0	24.10	9	0	32.32	8			
Net income – dividends / Average equity.....	11	6.36	88	8.03	7.61	57	9	8.12	66	8.55	5.74	81			
Percent of Dividends Paid															
Dividends from bank subsidiaries	79.98	130.75	20	168.03	160.93	63		131.90			106.72				
Dividends from nonbank subsidiaries	0	3.01	28	0	2.59	28		2.83			2.37				
Dividends from subsidiary holding companies.....	0	0	48	0	0	48		0			0				
Dividends from all subsidiaries	79.98	158.62	15	168.03	209.89	59		144.51			114.69				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	11.77	43.52	19	25.80	45.88	31	0	33.37	10	0	35.18	11			
Interest income from bank subsidiaries.....	0	0.05	33	0	0.09	32	0	0.11	29	0	0.14	28			
Management and service fees from bank subsidiaries	0	0.57	43	0	0.47	43	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries	11.77	51.02	18	25.80	48.40	28	0	35.67	5	0	41.35	5			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	99.52	10	0	76.61	11	0	80.47	8	0	129.02	10			
Interest income from nonbank subsidiaries.....	0	0.07	45	0	0.91	44	0	0.31	46	0	0.63	45			
Management and service fees from nonbank subsidiaries	0	0.02	47	0	0.02	47	0	0.17	46	0	0.60	44			
Other income from nonbank subsidiaries.....	0	0.11	47	0	0.01	47	0	0.06	46	0	0.08	46			
Operating income from nonbank subsidiaries	0	105.70	7	0	83.73	9	0	96.62	6	0	153.75	7			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		29.39			65.48			43.51			58.43				
Interest income from subsidiary holding companies.....		0			0			0			0.07				
Management and service fees from subsidiary holding companies.....		0			0			0			-0.14				
Other income from subsidiary holding companies.....		0			0			0.15			0				
Operating income from subsidiary holding companies.....		29.39			65.48			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	76.69	93	100	77.61	93		72.95			67.33				
Interest income from bank subsidiaries.....	0	0.11	33	0	0.23	32		0.55			1.07				
Management and service fees from bank subsidiaries	0	0.96	43	0	0.75	43		0.59			2.14				
Other income from bank subsidiaries.....	0	0.01	46	0	0.01	46		0.01			0.01				
Operating income from bank subsidiaries	100	84.80	86	100	94.06	87		89.39			79.76				
Dividends from nonbank subsidiaries	0	1.76	28	0	1.13	29		2.65			1.78				
Interest income from nonbank subsidiaries.....	0	0	46	0	0	45		0			0				
Management and service fees from nonbank subsidiaries	0	0	48	0	0	48		0			0				
Other income from nonbank subsidiaries.....	0	0	47	0	0	47		0			0				
Operating income from nonbank subsidiaries	0	2.06	24	0	1.56	25		3.33			3.09				
Dividends from subsidiary holding companies.....	0	0	48	0	0	47		0			0				
Interest income from subsidiary holding companies.....	0	0	50	0	0	49		0			0				
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50		0			0				
Other income from subsidiary holding companies.....	0	0	49	0	0	49		0			0				
Operating income from subsidiary holding companies.....	0	0	47	0	0	47		0			0				
Loans and advances from subsidiaries / Short term debt.....		400.31			1,178.56			854.19			886.47				
Loans and advances from subsidiaries / Total debt	25.14	59.71	53	0	70.71	14	0	81.26	15	0	74.60	13			